



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [BANNER CORPORATION](#)

**City/State** [WALLA WALLA, WA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [16,385,197](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**BANNER CORPORATION**  
10 SOUTH FIRST AVENUE  
**WALLA WALLA, WA 99362**

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,388,815	6,090,063	6,385,177	5,492,924	3,945,000	4.91	96.30
NOW, ATS and transaction accounts .....	1,859,582	1,736,696	1,947,414	1,569,435	1,280,003	7.08	95.08
Time deposits less brokered deposits < \$250K .....	587,105	678,155	657,615	718,256	734,056	-13.43	-26.43
MMDA and other savings accounts .....	5,207,855	4,936,902	5,155,711	4,589,617	3,703,235	5.49	69.65
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	14,043,357	13,441,816	14,145,917	12,370,232	9,662,294	4.48	73.90
Time deposits of \$250K or more .....	169,207	194,892	181,016	197,064	183,463	-13.18	7.02
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	234,737	237,736	264,490	184,785	118,474	-1.26	101.57
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	100,000	50,000	100,000	300,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	0	0	0	50,000	150,000		-100.00
Brokered deposits < \$250K .....	0	0	0	0	202,884		-100.00
Noncore funding .....	403,944	532,628	495,506	531,849	954,821	-24.16	-29.73
Trading liabilities .....	32,842	16,464	11,336	22,327	10,746	99.48	359.97
Subordinated notes and debentures + trust preferred securities .....	170,981	215,900	218,379	215,175	119,304	-20.81	76.54
Other liabilities .....	248,243	305,838	243,407	225,776	262,832	-18.83	83.10
Total liabilities .....	14,899,367	14,512,646	15,114,545	13,365,359	11,009,997	2.66	67.60
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	343	346	343	352	357	-0.87	3.94
Common surplus .....	1,289,156	1,311,109	1,299,038	1,349,527	1,373,583	-1.67	6.10
Retained earnings .....	452,246	319,505	390,762	247,316	186,838	41.55	378.36
Accumulated other comprehensive income .....	-255,915	38,251	184	69,069	33,256		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,485,830	1,669,211	1,690,327	1,666,264	1,594,034	-10.99	13.44
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,485,830	1,669,211	1,690,327	1,666,264	1,594,034	-10.99	13.44
Total liabilities and capital .....	16,385,197	16,181,857	16,804,872	15,031,623	12,604,031	1.26	60.64
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,388,815	6,090,063	6,385,177	5,492,924	3,945,000	4.91	96.30
Interest-bearing deposits .....	7,823,749	7,546,645	7,941,756	7,074,372	6,103,641	3.67	49.62
Total deposits .....	14,212,564	13,636,708	14,326,933	12,567,296	10,048,641	4.22	67.53
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,690,327	1,666,264	1,666,264	1,594,034	1,478,595		
Accounting restatements .....	0	0	0	-11,215	0		
Net income .....	91,928	101,237	201,048	115,928	146,278		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-9,882	-38,424	-50,498	-24,061	5,225		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	85,200		
Less: Dividends declared .....	30,444	29,048	57,602	44,235	93,495		
Change in other comprehensive income .....	-256,099	-30,818	-68,885	35,813	26,152		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	-53,921		
Holding company equity capital, ending balance .....	1,485,830	1,669,211	1,690,327	1,666,264	1,594,034		









## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,405,648	1,295,480	1,611,823	1,514,371	1,127,460
Interest rate contracts .....	1,405,576	1,295,317	1,611,749	1,514,371	1,127,460
Foreign exchange contracts .....	72	163	74	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	46,847	218,723	154,660	283,414	310,215
Written options .....	34,791	127,481	106,590	248,207	66,196
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	34,791	127,481	106,590	248,207	66,196
Purchased options .....	0	0	0	78,554	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	78,554	0
Swaps .....	1,324,010	949,276	1,350,573	904,196	751,049
Held for trading .....	924,010	948,963	950,573	1,060,627	743,914
Interest rate contracts .....	924,010	948,963	950,573	1,060,627	743,914
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	481,638	346,517	661,250	453,744	383,546
Interest rate contracts .....	481,566	346,354	661,176	453,744	383,546
Foreign exchange contracts .....	72	163	74	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,427,851	1,214,100	1,550,687	1,266,164	1,061,263
One year or less .....	91,041	247,663	198,634	477,097	477,475
Over 1 year to 5 years .....	565,668	156,566	554,079	229,696	193,835
Over 5 years .....	771,142	809,871	797,974	559,371	389,953
Gross negative fair value (absolute value) .....	41,845	26,990	21,820	25,598	11,562
Gross positive fair value .....	22,153	29,130	21,970	46,369	16,183
Held for trading .....	21,782	26,470	20,437	40,940	14,982
Non-traded .....	371	2,660	1,533	5,429	1,201
Current credit exposure on risk-based capital derivative contracts .....	21,782	26,470	20,437	39,194	14,991
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0







## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.09	0.26	30	0.04	0.24	15	0.06	0.26	16	0.09	0.39	14	0.21	0.38	28
	90+ days past due .....		0.03	0.11	58	0.02	0.12	53	0.01	0.12	48	0.03	0.16	53	0.03	0.16	47
	Nonaccrual.....		0.20	0.45	24	0.35	0.65	29	0.26	0.52	29	0.38	0.76	25	0.19	0.46	24
Commercial and industrial	30–89 days past due .....		0.12	0.28	34	0.15	0.17	56	0.60	0.24	86	0.20	0.23	59	0.23	0.31	47
	90+ days past due .....		0	0.03	39	0.03	0.02	74	0	0.04	36	0.05	0.03	73	0.03	0.05	58
	Nonaccrual.....		0.06	0.46	12	0.11	0.64	12	0.17	0.57	20	0.15	0.75	13	1.63	0.83	85
Individuals	30–89 days past due .....		0.48	0.70	37	0.20	0.55	27	0.47	0.63	43	0.49	0.83	31	0.32	0.83	25
	90+ days past due .....		0.01	0.07	50	0	0.07	18	0	0.09	43	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.02	0.18	31	0.02	0.18	30	0.02	0.17	32	0.02	0.28	26	0.08	0.17	45
Depository institution loans	30–89 days past due .....			0.01			0			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.10	29	0.13	0.16	68	0.31	0.07	88	0.19	0.17	73	0.36	0.24	73
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.41	0.36	73	0.46	0.69	68	0.39	0.70	73	0.68	0.49	75	0.22	0.67	58
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.11	18	0	0.12	16	0.16	0.18	63	0.02	0.20	35
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,289,499	1,311,455	1,299,381	1,349,879	1,373,940										
Retained earnings .....	465,336	340,622	408,614	274,094	186,838										
Accumulated other comprehensive income (AOCI) .....	-255,915	38,251	184	69,069	33,256										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,498,920	1,690,328	1,708,179	1,693,042	1,594,034										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	401,514	410,434	402,801	395,737	421,070										
Accumulated other comprehensive income-related adjustments .....	-266,177	20,064	-11,725	50,467	16,425										
Other deductions from common equity tier 1 capital .....	10,261	18,187	11,909	18,602	16,831										
Subtotal: .....	1,353,322	1,241,643	1,305,194	1,228,236	1,139,708										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,353,322	1,241,643	1,305,194	1,228,236	1,139,708										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	86,500	143,500	135,500	143,500	143,500										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	86,500	143,500	135,500	143,500	143,500										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	86,500	143,500	135,500	143,500	143,500										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	100,000	100,000	100,000	100,000	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	127,285	133,369	123,249	136,651	103,275										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	227,285	233,369	223,249	236,651	103,275										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	227,285	233,369	223,249	236,651	103,275										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,667,107	1,618,512	1,663,943	1,608,387	1,386,483										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,882,751	16,046,895	16,855,076	14,829,014	12,407,516										
Less: Deductions from common equity tier 1 capital .....	401,513	410,434	402,801	395,737	421,070										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	16,481,238	15,636,461	16,452,275	14,433,277	11,986,446										
Total risk-weighted assets .....	12,077,564	11,071,537	11,307,907	10,918,399	10,719,328										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	11.21	11.85	45	11.21	12.66	28	11.54	12.37	39	11.25	12.35	35	10.63	12.11	28
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.92	12.53	44	12.51	13.44	42	12.74	13.11	50	12.56	13.08	49	11.97	12.78	40
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	13.80	14.37	43	14.62	15.42	42	14.71	14.91	56	14.73	15.23	49	12.93	14.36	28
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.74	9.08	39	8.86	9.11	46	8.76	8.98	50	9.50	9.13	66	10.71	9.76	76
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	



## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	9,943		0		9,935		0		0
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans .....	9,943		0		9,935		0		0
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	150,751		35,583		151,307		3,289		2,508
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	160,694		35,583		161,242		3,289		2,508
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0	0.77	32		0.64		0	0.66	33
Cost: Interest-bearing deposits.....		0.25			0.12			0.14	
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.37			0.26			0.20	
Commercial and industrial loans .....		0.61			1.03			0.79	
Foreign governments and institutions .....		0			0			0	
<b>Growth Rates</b>									
Net loans and leases.....		11.61			-1.19			6.83	
Total selected assets.....	351.60	18.50	94	999.94	3.19	98	4,802.46	9.48	98
Deposits .....		-4.80			9.07			0.73	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		50,751	45,320	99,782	87,724	119,233	11.98	90.56
Dividends .....		50,730	45,266	99,685	87,612	119,135	12.07	90.60
Interest .....		21	54	97	112	98	-61.11	31.25
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		30	52	103	136	198	-42.31	-55.88
Dividends .....		30	52	103	136	198	-42.31	-55.88
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		50,781	45,372	99,885	87,860	119,431	11.92	90.19
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		-32	148	201	62	33		
Total operating income .....		50,749	45,520	100,086	87,922	119,464	11.49	102.51
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		2,689	2,679	5,363	2,674	0	0.37	
Other expenses .....		4,466	3,520	10,808	8,060	10,619	26.88	10.63
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		7,155	6,199	16,171	10,734	10,619	15.42	77.24
Income (loss) before taxes .....		43,594	39,321	83,860	77,188	108,845	10.87	107.36
Applicable income taxes (credit) .....		-1,712	-1,446	-4,374	-2,339	-2,299		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		45,306	40,767	88,234	79,527	111,144	11.13	100.20
Equity in undistributed income of subsidiaries .....		46,622	60,470	112,814	36,401	35,134	-22.90	75.16
Bank subsidiaries .....		46,622	60,470	112,814	36,401	35,134	-22.90	75.16
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		91,928	101,237	201,048	115,928	146,278	-9.20	86.67
<b>Memoranda</b>								
Bank net income .....		97,352	105,736	212,499	124,013	154,269	-7.93	82.88
Nonbank net income .....		30	52	103	136	198	-42.31	-55.88
Subsidiary holding companies' net income .....		0	0	0	0	0		





